Case 19-24292 Doc 11 Filed 08/31/19 Entered 08/31/19 23:21:50 Desc Imaged

Information to identify the case:							
Debtor 1	Danielle A Peavy-Belcher	Social Security number or ITIN xxx-xx-5646					
	First Name Middle Name Last Name	EIN					
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN					
(Spouse, if filing)	First Name Middle Name Last Name	EIN					
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter 13 8/28/19					
Case number: 19	9-24292						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Danielle A Peavy-Belcher	
2.	All other names used in the last 8 years		
3.	Address	1908 W Estes Ave. Chicago, IL 60626	
4.	Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutlerfilings@gmail.com
5.	Bankruptcy trustee Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294–5900
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 8/29/19

For more information, see page 2

Debtor Danielle A Peavy-Belcher Case number 19–24292

7.	Meeting of creditors Debtors must attend the meeting to	September 24, 2019 at 02:30 PM	Location:	
	be questioned under oath. In a joint case, both spouses must attend.	•	55 East Monroe, Suite 3850, Chicago, IL 60603	
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
		Debtors must bring a picture ID and proof of their Social Security Number.		
Tł	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/25/19	
	required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/6/19	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 2/24/20	
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedules Secured creditors retain rights in their collateral regardless claim submits the creditor to the jurisdiction of the bankrupt For example, a secured creditor who files a proof of claim n including the right to a jury trial.		not be paid on your claim. To be paid, you must file that the debtor filed. The whether they file a proof of claim. Filing a proof of court, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.		
9.	Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing 10/21/19 at 10:30 AM , Location: 219 South Dearborn, Cour		
		The Disclosure of Compensation has been filed requesting fees of \$ 4000.00 Objections to confirmation of the Plan shall be filed hearing. If there are no objections, the Court may by debtor's counsel to be paid through the plan.	I at least 7 days prior to the confirmation	
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		

Case 19-24292 Doc 11 Filed 08/31/19 Entered 08/31/19 23:21:50 Desc Imaged

Certificate of Notice Page 3 of 3 States Bankruptd Northern District of

In re: Danielle A Peavy-Belcher Debtor

District/off: 0752-1

Case No. 19-24292-JPC

Date Rcvd: Aug 29, 2019

Chapter 13

CERTIFICATE OF NOTICE

Page 1 of 1

Form ID: 309I Total Noticed: 22

User: carmstead

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 31, 2019.
db
                   +Danielle A Peavy-Belcher,
                                                      1908 W Estes Ave.,
                                                                                  Chicago, IL 60626-2338
                   +American Eagle Bank, Attn: Bankruptcy, 556 Randall Road, South Elgin, IL 60177-33: +Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
                                                                                                   South Elgin, IL 60177-3315
28147585
28147586
                                            4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
28147587
                   +Bank of America,
                   +Best Buy Credit Services, Po Box 78009, Phoenix, AZ 850+Citibank/Goodyear, Citibank Corp/Centralized Bankruptcy,
28147588
                                                                           Phoenix, AZ 85062-8009
28147591
                                                                                                 Po Box 790034,
                     Saint Louis, MO 63179-0034
28147592
                   +City of Chicago EMS,
                                                 22589 Treasure Center,
                                                                                 Chicago, IL 60694-0001
                   +Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500 +LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807 +Midwest Imaging Professionals, 75 REmittance Drive, Chicago, IL 60675-1001 +Presence Health, Po Box 74008843, Chicago, IL 60674-8843 +The Pediatric Faculty Foundation, Po Box 4051, Carol Stream, IL 60197-4051 +Ungrade Inc. 275 Battery Street 23rd Floor Carol Stream, IL 60197-4051
28147593
                                                                                Po Box 6500, Sioux Falls, SD 57117-6500
28147594
28147595
28147598
28147600
                                                                     23rd Floor,
                                                                                       San Francisco, CA 94111-3366
28147601
                   +Upgrade, Inc.,
                                         275 Battery Street,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: cutlerfilings@gmail.com Aug 30 2019 01:38:18 David H Cutler,
                     Cutler & Associates, Ltd., 4131 Main St.,
                                                                               Skokie, IL 60076
                   +E-mail/Text: bncnotice@tomvaughntrustee.com Aug 30 2019 01:41:19
                                                                                                            Tom Vaughn,
tr
                     55 E. Monroe Street, Suite 3850,
                                                                 Chicago, IL 60603-5764
                   +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Aug 30 2019 01:40:27
                                                                                                           Patrick S Layng,
ust
                                                                         219 S Dearborn St,
                     Office of the U.S. Trustee, Region 11,
                                                                                                   Room 873.
                     Chicago, IL 60604-2027
                   +EDI: CAPITALONE.COM Aug 30 2019 05:13:00
28147589
                                                                             Capital One, Attn: Bankruptcy, Po Box 30285,
                     Salt Lake City, UT 84130-0285
28147590
                   +EDI: CHASE.COM Aug 30 2019 05:18:00
                                                                       Chase Card Services,
                                                                                                    Attn: Bankruptcy,
                                                                                                                            Po Box 15298,
                     Wilmington, DE 19850-5298
28147596
                   +EDI: NAVIENTFKASMSERV.COM Aug 30 2019 05:13:00
                                                                                     Navient, Attn: Bankruptcy,
                                                                                                                             Po Box 9640,
                     Wilkes-Barre, PA 18773-9640
28147597
                   +E-mail/Text: recovery@paypal.com Aug 30 2019 01:38:32
                                                                                              PayPal,
                                                                                                          Att Bankruptcy,
                   2211 N. 1st St, San Jose, CA 95131-2021
+EDI: RMSC.COM Aug 30 2019 05:13:00 Sync
                                                                      Synchrony Bank/Walmart,
28147599
                                                                                                     Attn: Bankruptcy,
                     Po Box 965060,
                                          Orlando, FL 32896-5060
28147602
                   +E-mail/Text: inchargehq@westcreekfin.com Aug 30 2019 01:41:54
                                                                                                        Westcreek Fi,
                     Attn: Bankruptcy,
                                              Po Box 5518,
                                                                Glen Allen, VA 23058-5518
                                                                                                                     TOTAL: 9
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
28153381
                    Chris Belcher
                                                                                                                     TOTALS: 1, * 0, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2019 at the address(es) listed below: David H Cutler on behalf of Debtor 1 Danielle A Peavy-Belcher cutlerfilings@gmail.com, r48280@notify.bestcase.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov Tom Vaughn ecf@tvch13.net, ecfchi@gmail.com

TOTAL: 3